Have you spent the little extra money you had in your pocket— the dollar, two dollars or even more—for something that brought

The Central National Bank

OF RICHMOND, VIRGINIA.

It's a human fallacy to spend, whereas that money, depos-"THE HOME FOR SAVINGS," where it would draw 3 per cent interest per annum, compounded semi-annually, would be available when most needed. The impulse to save is merely latent—it's a habit easily acquired. Try it and see-even as small an amount as one dollar will

Financial

HOW OFTEN

you no material gain?

open an account with

New York Stock Market

Declaration of a \$40 dividend on tandard oll of New Jersey was followed by active trading in ell stocks in the curb. Standard of New Jersey ounded up eighteen points, but later ost a large part of its gain. London sold stocks here to-day, disposing of about 15,000 shares on bal-

Bonds were irregular. Southern Pa-fic collateral fours were strong and titve. Total sales, par value, \$2,075,-

New York, February 2.—Money on call firm: 2½ 62%; ruling rate and closing bid, 2½; offered at 2%. Time leans, firmer; sixty days, 3½ 63%; ninety days, 4; six months, ½ per

Prime mercantile paper, 44,65 per cent. Sterling exchange steady, with actual business in bankers' bills at 4.8315 for sixty-day bills and at 4.8740 r demand. Commercial bills, 4.83.

Bar silver, 62%.
Mexican dollars, 48%.
Government bonds, firm; rattroad bonds, irregular.

RICHMOND STOCK MARKET.

By Richard W Maury.

Stock and Bond Broker, 1915 E. Main Street. Richmond, Va., February 2, 1913.

SALES AT BOARD.

Virginia Centuries—1,000 at 867;

STATE SECURITIES. Bid Asked.

Virginia & Old. C. and R., 1922. 87

Va. Centuries, 1-1, C. and R., 1921. 884; 881;

Va. Centuries, 1-1, C. and R., 1921. 884; 881;

RAHROAD BONDS.

A. C. L. R. R. Con. Tr., 4 p. c. 55

C. and G. Gen IM, 4528, 1982. 191

Georgia, Son. and Fin., 1945. 194

Georgia, Son. and Fin., 1945. 194

Seaboard Air Line 18, 1950. 194

Seaboard Adjustment is, 1950. 74

BOND LIST

COTTON MARKETS.

New York Pebruary 3.—To-day's cotion which turned easy after an early aduance of 100 modest turned easy after an early aduance of 100 modest turned easy after an early aduance of 100 modes are not unbhanged, to 8 points inner. The pering was streamy at an advance of 100 modes wheat No. 2 red. 110 modes wheat No. 2 red. 110 modes wheat No. 2 red. 110 modes which the first couldn't than doe were attributed to the morning of the first couldn't than doe with the couldn't than doe with the couldn't than does not coul

THE UNION BANK

OPEN AN ACCOUNT WITH OF RICHMOND 1104 EAST MAIN STREET.

Official Range and Sale of Stocks in New York

C. 1 M/ 1 .	BY THOMAS BRANCH & CO., Bankers and Brokes. Closing.
Stock Market	Closing Stock. Open High Low Bid Asked.
Diock Warner	Sales. Stock. Open High Low. Bid Asked. 20 Kansas City So., com 224, 264, 26 2
Wall Street	100 1 to at 1 100 1 100 1 to att and Myers Tob. pfd. 1164 1164 1164 1164 1164 1164 1164 116
New York, February 3Wall Street, or at least that part of it which is	100 Am Agri Chem. com 53% 53% 53% 53 53% Loritard Tobacco, com 114 116
actively concerned in the affairs of	100 Amer. Beet Sugar, com 37/2 37/2 37/2 47/4 Louisville and Nashville 120/4 139/4
the stock market, was inclined to look	and American Can 74th 70th 10th 10th 10th 10th 10th 10th 10th 1
on the hearish side of things to-day	100 Am. Car and Foundry 60% 63% 63% 50 50 50 50 50 50 50 50 50 50 50 50 50
and the market was sluggish, with a	American Cotton City and Alle
generally heavy tone. The range of	American Linseed Oil 1886 122
quotations was not large enough to	Amer Malt Co. ato
reflect a decided change in sentiment;	1,700 American Smelting 352 14 100 N V. Ont and Western 31% 31% 32%
rather, it suggested an attitude with a general expectation that some of	American Shun, com 110 110 110 110 110 110 110 110 1
the developments awaited might not	2 2010 Am. Tel. and Tel. Co 102 1020 101 10 1020 Mail 20 20 20 305
he favorable. Perhaps the news for	500 America Tobacco, com 284 281 281 381 381 381 381 381 381 381 381 381 3
which the street awaited most eagerly	American robusts, provided by the property Gas
was definite word whether the Balkan	1.190 Atchison 1007, 104 103, 1001, 100 P.C.C. and St. L. com. 234 24
war was to be resumed. It is as-	Atlantic Coast Line con coa
sumed that continuance of hostilities	The Bridge and Oble 100s 100s 100s 100s 100s 100s 100s 100
would have a depressing effect on the money and securities market of the	100 Bethlehem Steel Co., com 39 391, 381, 38 20 54.00 Reading
	100 Elethlehem Steel Co., pfd
world. Fear of widespread labor trouble in	and the state of t
the steel industry was an influence on	
the hour wide us was the disappoint-	2160 Canadian Pacific
more which was felt when the Su-	St. Louis South, com
warmer Court adjourned for three weeks	Sloss-Sheweld
without announcing the decision in	Chicago Great Western, pfd
the Minnesota rate case. Uncertainty whether this decision would be an-	1 1,500 Chicago, Sill and St. Fact. That say some Southern Rollway nfd Spic Soils So
neunced was a large factor in check-	Centeble Steel ned 994 94 Standard Oil
to diver dispiter for morning, and	850 Colorado Fuel and Iron 41% 41% 38% 60 Texas Pacific
the state of the s	Celorado and Southern 15 17
The state of the court a ruling would	200 Care Deadurts 200 151, 103, 141, 141, 16 800 United States Stores 1061, 1081, 108 1080, 108
known to-day, prices	Denver and Rio Gran, com
were horne down under the most ac-	300 Erie 304 314 314 314 300 F S Steel old X 156 109 100 1986 1081 109
tive of the selling.	Fad Min ad Smalling ofd 40 42 VaCar. Chem,
The steady pressure against steel made it the most conspicuous stock	30 General Electric 1624 1634 1624 163 VaCar. Chemical Plant 548 549 549 549 549 549 549 549 549 549 549
tending and forced it down	Geo. W. Helme Tob. Co
The second of Himes, URB, Wholes	con Creart Northern Ore Cife in 40 288 290 in 160 Wabash
	400 Hilinois Central
	Wayman, Reu Toh, com 26 306
	THE THE THE TIME THE
The transfer of the Trust Trust Tilling Assessed	Int. Mer. Marine, com the western Marylano, pid case the talk
points. Southern Pacific was heavy.	soo international Paper i-
THE PARTY OF THE PROPERTY OF THE PROPERTY OF THE PARTY OF	Interntional Paper, pfd
At the second of the second the little than the second	printing companies is said to have adopted Loose-pressed large bales @ 11.00 markets are steadier with trade in domes-
	promise stable ginghams
and the laboration there is a continue	a time schedule of five days per week. Loose-pressed, large bales. (§ 12.00 have been advanced 4c. and Eastern chambrics 4c. a yard. Jobbers report good bus-
a real to Decitio longitud it bouil with	Cotton futures closed steady: toose with retailers, Fall dress goods lines
rises of a point, but the list soon gave	Open High Low Close, will be formally opened within a week of
way again.	Murch 19 33 19 37 12 35 12 35 1 30 37 37 37 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
Declaration of a \$10 dividend on Standard Oil of New Jersey was fol-	April 12.15 12.06 Richmond, Va., February 3, 1912 NAVAL STORES. May 12.16 12.06 12.08 Report of the live stock market for the Wilmington N. C., February 3.—Spirits
Statutatu Cost of Cost	May

Open. High Low. Close. 12.20 12.35 12.35 12.37 12.25 12.25 12.10 April 12.15
May 12.17 12.16 12.04 12.05
June 11.55
July 12.02 12.09 11.55 11.55
August 11.84 11.53 11.54
September 11.189 11.44 11.25 11.35
December 11.89 11.41 11.25 11.35
Spot cotton closed quiet; middling uplands, 12.95; middling guif, 13.50; sales, 705
bales.

Bonds were irregular. Southern Pacific collateral fours were strong and active. Total sales, par value, \$2,075.

Panama 3s advanced & on call. Total sales to-day, 292,000 shares, including: American Tobacco, 500. Hehigh Valley, 5,500; Norfolk and Lehigh Valley, 5,500; Norfolk a

hales, to the Continent, 1488, 110 balles, 10 Japan, 189,008 bales, to Mexico, 23%6 bales.

New Orleans, February 2.—Cotton futures opened steady at an advance of 23% points on favorable cables and too much rain in the cotton belt. The market had a fairly steady tone throughout the session, and the close was at a net advance of from had displayed a tendence to business because of attempts of the cotton belt. The market had a good undertone and no real pressure was in evidence from any direction. The market was steady at an advance of 70% points when telegrams from New York were received reporting a five-day schedule among printing works in Fall River, Mass. This caused seiling for both accounts, and turned the advance into a decline, sithough it did not stimulate trading to any great dextent. At noon the trading months were 28% points under the last prices of Saturday. Complaints that farmbook he market decline and unchanged; middling, 13-16c., sales on the spot, 400 bales and 100 to arrive. Closing futures: February, E.28, March, I.23, May, 11.26, July, II.20, August, II.48, September, II.48, October, II.48, New York PRODUCE MARKET.

CHING COURT WHEN COURT AND A MARKET COURT OF THE COURT OF

WHOLESALD QUOTATIONS ON CHANGE No. 2 fed. West. Sec. 2 fed. 2 fed. 2 fed. 2 fed. 3 fed AT—Car foth \$150 % 2 red. Western \$150 % 2 red. Virginia 172 % 2 red. 188 % 189 160 % 189 160 % 189 160 %

RICHMOND HAY MARKET.

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET.
(Sales at Union Stock Yards.)
Richmond, Va., February 3, 1912.
Report of the Hve stock market for the week ending February 3:
Best steers, T-98c., medium to good, 6-28 Tic., common to fair, 50-54c., best helfers, Common to fair, 54-54c.; medium to good, 54-28c.; best sheep, 68-64c.; fair to medium, 5-28c.; ommon to fair, 48-5c.; best sheep, 68-64c.; fair to medium, 5-28c.; posmon to fair, 54-28c.; posmon to fair,

Chicago, Ill., February 3.—Cattle-Generally steady, Beeves, \$5,259.90; cows and helf-ers, \$397.50; calves, \$5,6970.00. Hogs-Mostly in above Saturday's average. Bulk of sales, \$7,5997.70. Sheep-Steady to strong, native muttons, \$4,5994.50; lambs, \$5,5995.75.

MISCELLANEOUS MARKETS. COTTON GOODS MARKETS. New York, February 3.—The cotton goods

Wilmington, N. C. February 3.—Spirits Turpentine—Steady at 4ic. Rosin—Steady at 5.25 Tar.—Firm at 22.39. Crude Turpentine—Firm at 3504.09. Savannah, Ga., February 3.—Turpentine—Firm at 4504.74c.; sales 314 casks; receipts, 324 casks, shipments, 86 casks; stock, 12.139 casks, Rosin—Firm; sales, 445 barrels; receipts, 1550 barrels; shipments, 495 barrels; stock, 125.751 barrels.
New Orleans, February 3.—Rosin—Receipts, 290 barrels.

MARINE INTELLIGENCE.

PORT OF RICHMOND, FEBRUARY 2, 1913.
AREHVED.
Steamer Berkeley, Shelly, Norfolk, merchandise and passengers Old Dominion Line.
Steamer Brandon, Harney, Norfolk, merchandise and passengers, Old Dominion Line.
Steamer Aurora, Furman, Petersburg and James River landings, merchandise and passengers, Furman Line.
Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.
Steamer Brandon, Harney, Norfolk, merchandise and passengers, Old Dominion Line.
Steamer Mobjack, Graves, Norfolk and James River landings, merchandise and passengers, Virginia Navigation Company.
Steamer Aurora, Furman, Petersburg and James River landings, merchandise and passengers, Furman Fetersburg and James River landings, merchandise and passengers, Furman Line.
Sloop Florence, A. J. Calkins, Claremont, Va., light.

Odds and Ends From the Wire

SAVED BY FAITHFUL DOG.

Intozicated Man Nearly Perished in the Street.

Atlantic City, February 3.—His attention attracted by the barking of a dog on Haddon Avenue soon after midnight, Patrolman Marshail found a man lying unconscious in the street, with a small fox terrier tearing at his clothing in an effort to arouse him. Marshail had the man removed to the city lail, where it was found that while intoxicated he had nearly frozen. When retrieved he gaire the name Frank Craven. Boston. Had it not been for the dog, which disappeared as soon as the policeman arrived, Craven must have perished.

Addent is one of the most unusual that has come to the attention of the local authorities in a long time.

FOOL STARTS PANIC.

Corneling Trousers in Big Meeting Give Chance for Cry of Fire.

Haddonfield, N. J. February 3.—An odor of burning cloth: Lee rise of a thin wreath of smoke and some fool crying fire started a panic at a men's meeting in the Opera house, which might have become serious but for the cool heads of the leaders. The come was planned with 100 interested men, and Dr. Winneld S. Hall, of Chicago, was meeting the come of the most unusual that has come to the attention of the local authorities in a long time.

Scorching Trousers in Big Meeting Give Chance for Cry of Fire.

Haddonfield, N. J. February 3.—An odor of burning cloth. Ine rise of a thin wreath of smoke and some fool crying fire staried a panie at a men's meeting in the Opera House, which might have become serious but for the cool heads of the leaders. The room was jammed with 500 interested men, and Dr. Winfield S. Hall, of Chicago, was nearing the end of a lecture on "Sex Hygiene" when the trouble started. Because of the cold the heaters had been pushed to their limit, and Harry Romer got so near a register that his trousers began to scorch.

While an investigation was being made of the cause of the odor and the smoke the fool with his read or refrigintened most control of the cause of the meeting. Dr. Hall and others commanded to the meeting. Dr. Hall and others commanded order and managed to

are made by men of moderate means, in which this company is named executor, than by rich men.

The only reason is that there are more men in the for-

Which leads us to say that it is even more important for the man of small means to safeguard his estate than for

Recollect, please-we will draw your will free of charge, where this company is named executor.

Virginia Trust Co. The Safe Executor.

Travelers' Building, Richmond, Va.

Capital One Million

TEXAS COLLEGE EXPELS 466.

Legislature Will Inquire Into Trouble as Agricultural School.

Austin, Tex., February 1.—An official inquiry by the Legislature late the expulsion last night of 466 students of the State Agriculture and Mechanical College will probably be ordered.

The students dimissed are charged with interest of the state agriculture and mechanical College will probably be ordered.

The students dimissed are charged with interest of the state o

PHI DELTA PHI'S PLAN HIGH JINKS

Richmond Alumni of Legal Fraternity Will Hold Mock Trials and Feast.

Members of the Richmond Alumni Chapter of the Phi Delta Phi legal fraternity will gather for their annual feast next Thureday night at the Com-monwealth Club. Invitations, just out, are in the form of a court summons, demanding the presence of the ad-dressee upon the night and hour named.

named.

The occasion will have as its feature a number of mock hearings, in which the members of the organizations will figure as counsel for the plaintiffs and defense. The cases bear humorous titles—several of them burlesques of persons and corporations at present much in the public eye.

The count proceedings will be fol-

present much in the public eye.
The court proceedings will be followed by a buffet feast, which will
close the evening. Members are asked to report at 8 o'clock. The officers of the Richmond Alumni Chapter, Phi Delta Phi, are Robert N. Pollard, president; Leon M. Nelson, vicepresident, and William M. Crump, secretary.

Members, Stant Rome, Inland.

Members—Stuart Bowe, Julien Gunn, John P. Leary, Murray M. McGuire, John B. Minor, Jr., Leon M. Nelson, Fred G. Pollard, Henry C. Riely, James H. Price, Robert N. Pollard, Hiram M. Smith, John A. Coke, Jr., John W. Boyd, George Ainslie, William Hodges Mann, Jr., E. Don Cameron, Lucius F. Cary, Samuel R. Carter, Stuart G. Christian, Brockenbrough Lamb, Joseph C. Taylor, J. McD. Wellford, John T. Wingo, P. H. C. Cabell, Alex H. Sands, A. S. Buford, Jr., Hunsdon Cary, John H. Guy, J. J. Leake, William W. Crump, H. C. Chaiborne.

Honorary members—Judge James Keith and Hon. Andrew Jackson Montague. Members-Stuart Bowe, Julien Gunn

Wooden Building at Ninth and Broad Streets Must Be Vacated.

Euilding Inspector Butler yesterday condemned and ordered vacated the an-tient two-story wooden building at the northwest corner of Ninth and Broad Streets, occupied by a lunch room. J. Thompson Brown & Co., agents for the property, were notified that it was unsafe and must be removed or put in proper order at once.

proper order at once.

Building Inspector Butler also condemned a row of frame dwellings, 529, 531, 533 North Tenth Street, H. Seldon

GOING AWAY!

GOING AWAY!

To Bermuda, Cuha, Jamaica. Panama,
West Indies. South America. Europe,
Mediterranean, The Orient, or any part
of the world.

"ASK MR. BOWMAN."
Manager Foreign and Travel Department,
RICHMOND TRUST & SAVINGS CO.,
1189 E. Main St., Rickmond, Va.
Frhone Madison 5154.

OLD DOMINION LINE.

SEABOARD AIR LINE.

**SUBJECTION OF STATE AIR STAT

Conservative and Judicious Banking Methods Are the foundations upon which the reliability of a banking institu-tion rests. Transactions that are conservative and judicious—not TOO conservative, nor yet TOO radical to jeopardize depositors' interests— are characteristic of the methods of

CAPITAL and SURPLUS, - - -

RICHMOND'S STRICTLY COMMERCIAL BANK.

Personal Checking, Commercial and Savings Accounts solicited.

PLANTERS NATIONAL BANK OF RICHMOND, VIRGINIA.

Money Saved is Money Earned

All great fortunes had a small beginning at some time and some place.

Now is the time for you to make your beginning, and the Savings Department of the Bank of Commerce and Trusts is the place. No matter how small YOUR beginning may be, you will find the officers and employees of this Bank waiting to extend to you the same conveniences and facilities of an intelligent and careful service that it is their object and pleasure to offer to each customer of this Institution.

Within our doors you will receive Promptness, Protection, Politeness and 3 Per Cent Interest on your Savings Account.

Bank of Commerce & Trusts

Steamboats

ARCADIAN Dispi. BERMUDA

Orotava every Tuesday, beginning Feb. 11
Tickets interchangeable with Quebec S.

The Royal Mail Steam Packet Co., SANDERSON & SON. Gen. Agts. M State St. N. Y.; SAMUEL H BOWMAN, ON E. Main Street. OR ANY LOCAL STEAMSHIP TICKET AGENT.

Railroads

Atlantic Coast Line

The Standard Railroad of the South.
EPPECTIVE JANUARY 8, 1613.
TRAINS LEAVE RICHMOND DAILY.
Por Florida and South: 815 A. M. and
EP. M., 940 P. M., 1235 A. M.
For Norfolk: 829 A. M., 329 P. M., 416 P.

Winter Trips "By Sea"

NORFOLK TO

BOSTON AND PROVIDENCE.
Steamers—Norfolk to Boston daily, except thay and Saturday, 6 P. M. Proght coly.
Through tiskets on sale to principal points.
Fine steamers—Seclient service, low fares.
Wireless telegraph. Send for booklet.
Apply C. 4. O. R., N. & W. R., R. H. Bowman, No. 78 E. Main Street, and Richmond. Transfer Company. No. 88 E. Main Street, and Richmond and Chespeane Bay Ry. Co Schedule of Electric Trains, effective May my. 1912. Leave Richmond, Laurei and Broad Streets, being A. M., 1912. P. M., 1912

Norfolk & Western Railway

The Young Business Man

ity to successfully conduct a small business receives special attention and encouragement at this bank.

First National Bank

Capital and Surplus, \$3,000,000

E. A. BARBER, Jr. Certified Public Account Richmond, Fredericksb'g & Potomac R. R. E. A. BARBER & CO. ACCOUNTING, AUDITING,
ORGANIZING, SYSTEMATIZING,
215 Mutual Building,
Phone Mad. 5321. Richmond, Va.

F. F. V. CHARLES F. HUDNALL AUDITING. ACCO SYSTEMATIZING

989 Travelers Bldg., Richt Monroe 431. Manchester National Bank

One of our Home Savings Banks

will help you to save money. Commonwealth Bank

Your account is welcomed, be it

large or small.

Rafiroads

SOUTHERN RAILWAY PREMIER CARRIER OF THE SOUTH.

Trains Leave Richmond.
N. B.—Following schedule figures published

Chesapeake & Ohio Railway

DENT INTEREST.

More Wills